

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-23721-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Konstadina Vrahnos
aka Dean Vrahnos
533 Elwood Street
Forked River, NJ 08731

Dawn Vrahnos
aka Dawn Zielinski
533 Elwood Street
Forked River, NJ 08731

Social Security No.:

xxx-xx-0912

xxx-xx-4815

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 9/11/18
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: July 24, 2018
JAN: amg

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Konstadina Vrahnos
 Dawn Vrahnos
 Debtors

Case No. 18-23721-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 132

Page 1 of 3
 Total Noticed: 87

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db/jdb
 517634965 +Konstadina Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323
 517634968 ACS Support, PO Box 7051, Utica, NY 13504-7051
 517634969 Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
 517634970 Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061
 517634970 BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
 517634975 Cba, 25954 Eden Landing Rd, Hayward, CA 94545-3816
 517634976 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517634977 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 517634978 College Loan Corporation, 100 Cambridge St Ste 1600, Boston, MA 02114-2518
 517634991 Conduent/Nelnet Education, Attn: Claims Department, PO Box 7051, Utica, NY 13504-7051
 517634994 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-7707)
 517634995 Ds Services of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816
 517634996 Ecmc/American Studen A, 100 Cambridge St Ste 1600, Boston, MA 02114-2518
 517634997 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 517634998 FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
 517635000 +Forked River Family Dental, 933 West Lacey Road, Forked River, NJ 08731-1049
 517635003 +GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
 517635002 Gm Financial, PO Box 181145, Arlington, TX 76096-1145
 517635004 Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456
 517635007 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 517635021 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 517635015 Mandeess, 401 Hackensack Ave, Hackensack, NJ 07601-6411
 517635020 Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 517635022 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
 517635031 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, PO Box 283 Division Of Taxation, Trenton, NJ 08695-0283)
 517635029 Sharkinja Operating, LLC, PO Box 2438, Largo, FL 33779-2438
 517635030 Snyder Eye Group, 1 Leifried Ln # 9, Tuckerton, NJ 08087-2000
 517635039 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
 517635041 +Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985
 517635040 +Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd, Fords, NJ 08863-1985
 517635043 U S Dept of Ed/Gsl/Atl, PO Box 5609, Greenville, TX 75403-5609
 517635044 U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
 517635047 Wellsfargo, Attn: Bankruptcy, PO Box 9210, Des Moines, IA 50306-9210
 517635046 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2018 23:31:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jul 24 2018 23:30:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517634967 E-mail/Text: amscbankruptcy@adt.com Jul 24 2018 23:31:55 ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878
 517634966 E-mail/Text: bknotices@conduent.com Jul 24 2018 23:32:05 Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401
 517634971 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:34:23 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
 517634972 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:33:43 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517634973 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 24 2018 23:34:30 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
 517634974 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 24 2018 23:35:10 Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517642114 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 24 2018 23:33:44 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517634979 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:45 Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
 517634980 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:45 Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
 517634981 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:45 Comenity Bank/Express, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
 517634982 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:45 Comenity Bank/Fashbug, PO Box 182789, Columbus, OH 43218-2789
 517634983 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:45 Comenity Bank/Mandeess, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

District/off: 0312-3

User: admin
Form ID: 132

Page 2 of 3
Total Noticed: 87

Date Rcvd: Jul 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517634984	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:46	Comenity Bank/Overstock, Po Box 182789, Columbus, OH 43218-2789
517634985	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:46	Comenity Bkl/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517634986	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:46	Comenity/Fashion Bug, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218
517634987	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:46	Comenitybank/New York, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517634988	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:46	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
517634989	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:47	Comenitycb/ulta, PO Box 182120, Columbus, OH 43218-2120
517634990	E-mail/Text: ebn@barnabashealth.org Jul 24 2018 23:31:30	Community Medical Center, PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903
517634992	E-mail/PDF: creditonebknnotifications@resurgent.com Jul 24 2018 23:35:10	Credit One Bank N.A., ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873
517634993	E-mail/Text: bankruptcy.bnc@ditech.com Jul 24 2018 23:30:27	Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
517634999	E-mail/Text: bnc-bluestem@quantum3group.com Jul 24 2018 23:31:41	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517635001	E-mail/Text: info@fullcirclecollectionsllc.com Jul 24 2018 23:31:59	Full Circle Financial Services, PO Box 2438, Largo, FL 33779-2438
517635005	+E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Jul 24 2018 23:31:44	Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
517635006	E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jul 24 2018 23:32:12	Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517635008	E-mail/Text: bnckohlsnotices@becket-lee.com Jul 24 2018 23:30:06	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
517635009	+E-mail/Text: bnckohlsnotices@becket-lee.com Jul 24 2018 23:30:07	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517635010	E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 24 2018 23:33:53	Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
517635012	E-mail/Text: camanagement@mtb.com Jul 24 2018 23:30:28	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
517635011	E-mail/Text: camanagement@mtb.com Jul 24 2018 23:30:28	M & T Bank, PO Box 7678, Buffalo, NY 14240
517635013	E-mail/Text: camanagement@mtb.com Jul 24 2018 23:30:28	M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420
517635014	E-mail/Text: camanagement@mtb.com Jul 24 2018 23:30:28	M&T Credit Services, Legal Document Processing, 1100 Wehrle Dr, Williamsville, NY 14221-7748
517635016	E-mail/Text: bkr@cardworks.com Jul 24 2018 23:29:46	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
517635017	E-mail/Text: bkr@cardworks.com Jul 24 2018 23:29:46	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
517635018	E-mail/Text: bankruptcydpt@mcmcg.com Jul 24 2018 23:30:58	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517635019	+E-mail/Text: bankruptcydpt@mcmcg.com Jul 24 2018 23:30:58	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
517635023	Fax: 407-737-5634 Jul 25 2018 00:36:18	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
517635024	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:33:33	Onemain, PO Box 1010, Evansville, IN 47706-1010
517635026	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:34:11	Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517635027	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:34:11	Onemain Financial, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
517635028	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:34:11	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
517635025	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:34:51	Onemain Financial, PO Box 9001122, Louisville, KY 40290-1122
517635033	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:33:39	Synch/Lord & Taylor, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517635035	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:33:39	Synch/Walmart, PO Box 965024, Orlando, FL 32896-5024
517635032	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:33:39	Synch/lord & Tay, PO Box 965015, Orlando, FL 32896-5015
517635034	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:35:06	Synch/paypal Smart Con, PO Box 965005, Orlando, FL 32896-5005
517635036	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:34:58	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517635037	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:34:59	Synchrony Bank/Paypal Cr, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517635038	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:33:39	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517635042	+E-mail/Text: bankruptcydepartment@tsico.com Jul 24 2018 23:31:48	Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
517635045	E-mail/Text: bnc-bluestem@quantum3group.com Jul 24 2018 23:31:41	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

District/off: 0312-3

User: admin
Form ID: 132

Page 3 of 3
Total Noticed: 87

Date Rcvd: Jul 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 53

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Daniel E. Straffi on behalf of Joint Debtor Dawn Vrahnos bkclient@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
Daniel E. Straffi on behalf of Debtor Konstadina Vrahnos bkclient@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5